

<i>SERFF Tracking Number:</i>	<i>TRVA-125390762</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Automobile Insurance Company of Hartford, State Tracking Number:</i>	<i>EFT \$100</i>	
	<i>Connecticut, ...</i>		
<i>Company Tracking Number:</i>	<i>2007-12-0059</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/2007-12-0059</i>		

## Filing at a Glance

Companies: The Automobile Insurance Company of Hartford, Connecticut, The Standard Fire Insurance Company, The Travelers Indemnity Company of America

Product Name: Homeowners	SERFF Tr Num: TRVA-125390762	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: 2007-12-0059	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Ann Lavorgna	Disposition Date: 01/02/2008
	Date Submitted: 12/17/2007	Disposition Status: Filed
Effective Date Requested (New): 02/17/2008		Effective Date (New): 02/17/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 02/17/2008

State Filing Description:

## General Information

Project Name: Homeowners	Status of Filing in Domicile:
Project Number: 2007-12-0059	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/02/2008	
State Status Changed: 01/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Rate Level Change	

## Company and Contact

<i>SERFF Tracking Number:</i>	<i>TRVA-125390762</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Automobile Insurance Company of Hartford, State Tracking Number:</i>	<i>EFT \$100</i>	
	<i>Connecticut, ...</i>		
<i>Company Tracking Number:</i>	<i>2007-12-0059</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/2007-12-0059</i>		

### Filing Contact Information

Ann Lavorgna, Regulatory Analyst	AJLAVORG@travelers.com
One Tower Square	(860) 277-5466 [Phone]
Hartford, CT 06183	(860) 277-5204[FAX]

### Filing Company Information

The Automobile Insurance Company of Hartford, Connecticut	CoCode: 19062	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type: Property/Casualty
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-7395 ext. [Phone]	FEIN Number: 06-0848755	
	-----	
The Standard Fire Insurance Company	CoCode: 19070	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type: Property/Casualty
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-7395 ext. [Phone]	FEIN Number: 06-6033509	
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The Travelers Indemnity Company of America	CoCode: 25666	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type: Property/Casualty
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-7395 ext. [Phone]	FEIN Number: 58-6020487	
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### Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Automobile Insurance Company of Hartford, Connecticut	\$100.00	12/17/2007	17136665

<i>SERFF Tracking Number:</i>	<i>TRVA-125390762</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Automobile Insurance Company of Hartford, State Tracking Number:</i>		<i>EFT \$100</i>
	<i>Connecticut, ...</i>		
<i>Company Tracking Number:</i>	<i>2007-12-0059</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/2007-12-0059</i>		

The Standard Fire Insurance Company	\$0.00	12/17/2007
The Travelers Indemnity Company of America	\$0.00	12/17/2007



<i>SERFF Tracking Number:</i>	<i>TRVA-125390762</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Automobile Insurance Company of Hartford, State Tracking Number:</i>	<i>EFT \$100</i>	
	<i>Connecticut, ...</i>		
<i>Company Tracking Number:</i>	<i>2007-12-0059</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/2007-12-0059</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Becky Harrington	01/02/2008	01/02/2008

SERFF Tracking Number: TRVA-125390762 State: Arkansas

First Filing Company: The Automobile Insurance Company of Hartford, Connecticut, ... State Tracking Number: EFT \$100

Company Tracking Number: 2007-12-0059

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners

Project Name/Number: Homeowners/2007-12-0059

## Disposition

Disposition Date: 01/02/2008

Effective Date (New): 02/17/2008

Effective Date (Renewal): 02/17/2008

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
The Automobile Insurance Company of Hartford, Connecticut	4.800%	\$16,302	306	\$339,635	%	%	%
The Standard Fire Insurance Company	4.700%	\$718,924	16,220	\$15,296,258	%	%	%
The Travelers Indemnity Company of America	4.800%	\$2,807	60	\$58,485	%	%	%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

0.000%

Overall Percentage Rate Impact For This Filing

4.700%

SERFF Tracking Number:	TRVA-125390762	State:	Arkansas
First Filing Company:	The Automobile Insurance Company of Hartford, Connecticut, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	2007-12-0059		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Homeowners		
Project Name/Number:	Homeowners/2007-12-0059		

<b>Effect of Rate Filing-Written Premium Change For This Program</b>	<b>\$738,033</b>
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<b>Effect of Rate Filing - Number of Policyholders Affected</b>	<b>16,586</b>
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SERFF Tracking Number: TRVA-125390762 State: Arkansas

First Filing Company: The Automobile Insurance Company of Hartford, State Tracking Number: EFT \$100  
Connecticut, ...

Company Tracking Number: 2007-12-0059

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners

Project Name/Number: Homeowners/2007-12-0059

Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Rate	ExMemo/Exhibits	Filed	Yes

SERFF Tracking Number:	TRVA-125390762	State:	Arkansas
First Filing Company:	The Automobile Insurance Company of Hartford, Connecticut, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	2007-12-0059		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Homeowners		
Project Name/Number:	Homeowners/2007-12-0059		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File & Use
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	7.400%
<b>Effective Date of Last Rate Revision:</b>	02/18/2007
<b>Filing Method of Last Filing:</b>	File & Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
The Automobile Insurance Company of Hartford, Connecticut	%	4.800%	\$16,302	306	\$339,635	%	%
The Standard Fire Insurance Company	%	4.700%	\$718,924	16,220	\$15,296,258	%	%
The Travelers Indemnity Company of America	%	4.800%	\$2,807	60	\$58,485	%	%

## Overall Rate Information for Multiple Company Filings

<i>SERFF Tracking Number:</i>	<i>TRVA-125390762</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Automobile Insurance Company of Hartford, Connecticut, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2007-12-0059</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/2007-12-0059</i>		

**Overall % Rate Indicated:**

<b>Overall Percentage Rate Impact For This Filing:</b>	4.700%
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<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$738,033
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<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	16586
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SERFF Tracking Number: TRVA-125390762 State: Arkansas  
 First Filing Company: The Automobile Insurance Company of Hartford, State Tracking Number: EFT \$100  
 Connecticut, ...  
 Company Tracking Number: 2007-12-0059  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: Homeowners/2007-12-0059

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	ExMemo/Exhibits		Replacement	AR Legacy Filing eff 02-17-2008.pdf

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

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## ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

### Explanatory Rate Memorandum

On a yearly basis we intend to review our Legacy book of business to address any need within our product. This memorandum presents a proposed overall rate level change of +4.7% for Arkansas Homeowners effective February 17, 2008. The proposed rate level change includes a 4.8% change for Dwellings, a 4.7% change for Tenants, and a 3.2% change for Condominiums. In determining the revision every effort was made to limit disruption to our policy holders. We welcome any questions regarding this change to attain approval of these revisions

Policy Form	Overall Change
Dwelling	4.8%
Tenant	4.7%
Condominiums	3.2%
Total	4.7%

Indicated statewide rate level changes have been developed utilizing our normal rate making procedures using the latest available Travelers Homeowners experience in ARKANSAS, accident years 2003 through 2007. Exhibit I sets forth the determination of indicated statewide rate level change. Exhibit II shows our proposed expense provisions. The development of accident year losses to ultimate is shown in Exhibit III. Losses were adjusted to a cost level anticipated under rates proposed to be effective February 17, 2008. The factors utilized to adjust the losses are developed in Exhibit IV. Premiums were adjusted to reflect current rates and increasing amounts of insurance as detailed in Exhibit V. Exhibit VI details our catastrophe losses and factor calculations and Exhibit VII details the calculation of Investment Income.

Changes being proposed in this filing include the following:

Territory Base Rate: Territory base rates have been increased by 5.0%.

## ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
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Development of Statewide Indicated Rate Level Change  
 Dwelling, Tenant & Condominium Policy Forms

## Near Standard, Preferred, Regular, Super Preferred

AY Ending 06/30	Earned House Years (1)	Trended EPCR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2003	6,756	6,161,251	2,450,824	392	0.20	0.398
2004	11,732	11,197,843	4,216,913	666	0.20	0.377
2005	14,644	14,087,806	8,889,010	829	0.20	0.631
2006	17,002	15,751,870	9,744,732	995	0.20	0.619
2007	18,462	17,132,628	13,350,307	914	0.20	0.779
(7) Weighted Rate Level Loss Ratio						0.561
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.633
(9) Permissible Loss Ratio						0.536
(10) Indicated Rate Level Change = (8)/(9)						18.1%
(11) State Credibility						1.00
(12) Trended Permissible Loss Ratio						0.536
(13) Credibility Weighted Rate Level Loss Ratio						0.633
(14) Hurricane Loss Ratio						0.000
(15) Earthquake Loss Ratio						0.001
(16) Risk Load						0.004
(17) Total Cat. Adjusted Loss Ratio = (13) + (14) + (15) + (16)						0.638
(18) Credibility Weighted Indicated Rate Level change = (17)/(9)						19.0%
(19) Proposed Premium Level Change						4.7%



## ARKANSAS HOMEOWNERS

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## Development of Permissible Loss Ratio

HOMEOWNERS

Commissions	22.8%
General & Other Acquisition	9.0%
Taxes, Licenses & Fees	3.2%
Profit Provision	11.4%
Subtotal	46.4%
Permissible Loss Ratio	53.6%
Total	100.0%

ARKANSAS HOMEOWNERS

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Loss Development  
Dwelling, Tenant & Condominium Policy Forms  
Incurred Losses Including ALAE

Statewide

Accident Year Ending	Evaluation Month:									
06/30	12	24	36	48	60	72	84	96	108	120
1998	95,686	99,922	99,922	101,506	101,506	100,401	100,401	100,401	100,401	100,401
1999	648,899	707,504	714,192	711,890	712,531	712,531	712,531	712,531	712,531	
2000	304,776	351,622	351,622	351,622	351,622	351,622	351,622	351,622		
2001	713,206	763,608	766,260	769,279	769,279	769,279	769,279			
2002	998,218	1,049,576	1,056,472	1,065,364	1,066,289	1,066,289				
2003	1,571,068	1,899,963	1,907,620	1,904,739	1,915,023					
2004	2,963,487	3,324,291	3,304,387	3,320,773						
2005	6,503,503	7,040,548	7,041,624							
2006	6,177,159	7,800,811								
2007	9,338,899									

Accident Year Ending	Development Period:									
06/30	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	
1998		1.044	1.000	1.016	1.000	0.989	1.000	1.000	1.000	1.000
1999		1.090	1.009	0.997	1.001	1.000	1.000	1.000	1.000	
2000		1.154	1.000	1.000	1.000	1.000	1.000	1.000		
2001		1.071	1.003	1.004	1.000	1.000	1.000			
2002		1.051	1.007	1.008	1.001	1.000				
2003		1.209	1.004	0.998	1.005					
2004		1.122	0.994	1.005						
2005		1.083	1.000							
2006		1.263								

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Dwelling, Tenant & Condominium Policy Forms  
Average Development Factors

Statewide

	Development Period:								
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
ALL avg.	1.121	1.002	1.004	1.001	0.998	1.000	1.000	1.000	1.000
All avg. excluding Hi/Lo	1.111	1.002	1.003	1.000	1.000	1.000	1.000		
7 yr avg.	1.136	1.003	1.004						
7 yr. avg. excluding Hi/Lo	1.128	1.003	1.003						
5 yr avg.	1.146	1.002	1.003	1.001	0.998				
5 yr. avg. excluding Hi/Lo	1.138	1.003	1.003	1.001	1.000				
4 yr avg	1.169	1.001	1.004	1.002	1.000	1.000			
4 yr. avg. excluding Hi/Lo	1.166	1.002	1.004	1.000	1.000	1.000			
3 yr avg	1.156	0.999	1.004	1.002	1.000	1.000	1.000		
2 yr avg	1.173	0.997	1.002	1.003	1.000	1.000	1.000	1.000	
Latest	1.263	1.000	1.005	1.005	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.156	0.999	1.004	1.002	1.000	1.000	1.000	1.000	1.000
Cumulative LDF	12 to Ult.	24 to Ult.	36 to Ult.	48 to Ult.	60 to Ult.	72 to Ult.	84 to Ult.	96 to Ult.	108 to Ult.
	1.162	1.005	1.006	1.002	1.000	1.000	1.000	1.000	1.000

ARKANSAS HOMEOWNERS

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THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Development of Loss Trend Factors  
Dwelling, Tenant & Condominium Policy Forms  
Frequency  
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	8 PT		Actual	20 PT	12 PT	8 PT
9/30/2002	5.70	5.22			9/30/2002	7.75	7.38		
12/31/2002	5.08	5.25			12/31/2002	7.96	7.20		
3/31/2003	4.63	5.28			3/31/2003	7.56	7.01		
6/30/2003	4.90	5.31			6/30/2003	7.27	6.83		
9/30/2003	6.34	5.33			9/30/2003	6.81	6.66		
12/31/2003	6.02	5.36			12/31/2003	6.66	6.49		
3/31/2004	5.87	5.39			3/31/2004	6.27	6.33		
6/30/2004	5.81	5.42			6/30/2004	5.84	6.17		
9/30/2004	4.80	5.45	4.90		9/30/2004	5.54	6.01	5.15	
12/31/2004	4.93	5.48	5.00		12/31/2004	5.15	5.86	5.14	
3/31/2005	4.87	5.50	5.10		3/31/2005	5.05	5.71	5.13	
6/30/2005	5.13	5.53	5.20		6/30/2005	5.00	5.56	5.12	
9/30/2005	5.46	5.56	5.31	5.63	9/30/2005	4.98	5.42	5.11	4.93
12/31/2005	5.56	5.59	5.42	5.67	12/31/2005	4.91	5.28	5.10	4.96
3/31/2006	5.93	5.62	5.53	5.71	3/31/2006	4.91	5.15	5.09	5.00
6/30/2006	5.75	5.65	5.64	5.75	6/30/2006	4.99	5.02	5.09	5.04
9/30/2006	6.00	5.68	5.76	5.79	9/30/2006	5.19	4.89	5.08	5.08
12/31/2006	5.96	5.71	5.87	5.83	12/31/2006	5.25	4.77	5.07	5.11
3/31/2007	5.72	5.74	5.99	5.87	3/31/2007	5.11	4.64	5.06	5.15
6/30/2007	5.77	5.77	6.12	5.91	6/30/2007	5.12	4.53	5.05	5.19
Annual Rate of Change		2.1%	8.4%	2.9%			-9.8%	-0.7%	3.0%
Coefficient of Determination (R2)		11.2%	77.4%	26.3%			77.7%	3.4%	53.3%
Selected Annual Rate of Change				-0.5%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				02/17/2009					

Factors To Adjust Data Based on a 02/17/2008 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 02/17/2009
03/31/2001	09/30/2000	100.7		0.959
03/31/2002	09/30/2001	88.7		0.964
03/31/2003	09/30/2002	76.7		0.968
03/31/2004	09/30/2003	64.7		0.973
03/31/2005	09/30/2004	52.7		0.978

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THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Development of Loss Trend Factors  
Dwelling, Tenant & Condominium Policy Forms  
Severity  
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	8 PT		Actual	20 PT	12 PT	8 PT
9/30/2002	5047	4109			9/30/2002	3820	3746		
12/31/2002	5226	4287			12/31/2002	3703	3845		
3/31/2003	4779	4472			3/31/2003	3847	3947		
6/30/2003	4569	4666			6/30/2003	3965	4051		
9/30/2003	4520	4867			9/30/2003	4216	4158		
12/31/2003	4738	5078			12/31/2003	4486	4268		
3/31/2004	4830	5297			3/31/2004	4465	4381		
6/30/2004	4733	5526			6/30/2004	4490	4497		
9/30/2004	5407	5765	5,151		9/30/2004	4608	4616	4,618	
12/31/2004	5208	6014	5,480		12/31/2004	4622	4738	4,739	
3/31/2005	5835	6274	5,830		3/31/2005	4748	4864	4,863	
6/30/2005	7262	6546	6,202		6/30/2005	5036	4992	4,990	
9/30/2005	6585	6828	6,598	6,080	9/30/2005	5132	5125	5,120	5,263
12/31/2005	6710	7124	7,020	6,585	12/31/2005	5301	5260	5,254	5,366
3/31/2006	7099	7432	7,468	7,131	3/31/2006	5626	5399	5,391	5,471
6/30/2006	6681	7753	7,945	7,723	6/30/2006	5682	5542	5,532	5,579
9/30/2006	7723	8088	8,453	8,364	9/30/2006	5790	5689	5,677	5,689
12/31/2006	9614	8438	8,993	9,058	12/31/2006	5769	5839	5,826	5,800
3/31/2007	10321	8802	9,567	9,809	3/31/2007	5880	5994	5,978	5,914
6/30/2007	10838	9183	10,178	10,623	6/30/2007	5939	6152	6,134	6,030
Annual Rate of Change		18.4%	28.1%	37.6%			11.0%	10.9%	8.1%
Coefficient of Determination (R2)		81.5%	86.3%	86.8%			97.5%	94.4%	86.4%
Selected Annual Rate of Change				1.5%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				02/17/2009					

Factors To Adjust Data Based on a 02/17/2008 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Severity Factor Midpoint 02/17/2009	Frequency x Severity Factor
03/31/2001	09/30/2000	100.7		1.133	1.086
03/31/2002	09/30/2001	88.7		1.116	1.076
03/31/2003	09/30/2002	76.7		1.100	1.065
03/31/2004	09/30/2003	64.7		1.084	1.055
03/31/2005	09/30/2004	52.7		1.068	1.044

## ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Development of Average Premium Trend Factors  
 Dwelling, Tenant & Condominium Policy Forms

Near Standard, Preferred, Regular, Super Preferred

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2003	764.49	785.15
06/30/2004	827.70	812.21
06/30/2005	862.05	839.27
06/30/2006	856.93	866.33
06/30/2007	885.17	893.39
(1) Average Historical Annual Increment of Change:		27.06
(2) Average Annual Increment of Change Tempered 0.75:		20.29
(3) Selected Annual Increment of Change:		20.29
Current Annual Rate =	2.3%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 02/17/2008)		02/17/2009
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		25.6
(6) Increment to Bring 06/30/2007 Average Premium to 02/17/2009: [(3) * [(5) / 12]]		43.22
(7) Projected Average Premium at 02/17/2009:		936.61

## CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2003	12/31/2002	785.15	1.193
06/30/2004	12/31/2003	812.21	1.153
06/30/2005	12/31/2004	839.27	1.116
06/30/2006	12/31/2005	866.33	1.081
06/30/2007	12/31/2006	893.39	1.048
	02/17/2009	936.61	

ARKANSAS HOMEOWNERS

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Catastrophe Losses

Explanation of Catastrophe Losses

In an effort to avoid sharp fluctuations in our rate level adjustments and maintain a degree of stability, we have given catastrophe losses a special treatment in the ratemaking process.

Catastrophes are estimated separately by modeled vs. non-modeled losses.

Non-Modeled Catastrophes:

The industry defines a catastrophe as an occurrence such as a hailstorm, windstorm, tornado, hurricane, etc., which results in property losses of \$25,000,000 or more.<sup>1</sup> Each catastrophe is accorded a serial number by the Insurance Services Office for identification purposes. This identification makes it possible for each insurance company to summarize the losses due to these types of occurrences in a particular year. One of our underlying assumptions in ratemaking is that past loss experience can be utilized as an indication of the future loss experience. While this is a reasonable assumption for regular property losses, we believe catastrophe losses are extraordinary events that will probably not re-occur with the same degree of frequency as regular losses. Therefore, we give such catastrophe losses special treatment.

We first eliminate all catastrophe losses from the five-year experience period leaving only non-cat losses in the experience. We develop the five-year indicated non-cat loss ratio by considering only these losses. To this non-cat loss ratio, the Catastrophe Loss Factor is applied to produce the indicated loss ratio including catastrophes.

Since catastrophes are rare events, it is necessary that the computation of the catastrophe loading be based upon a long period of experience. In determining the Catastrophe Loss Factor, we have utilized all of the Homeowners experience from 1966 - 2006. The Catastrophe Loss Factor is calculated by relating the catastrophe losses to the non-cat losses. Page 3 of this exhibit sets forth the actual calculation.

Modeled Catastrophe Losses:

The Travelers utilizes modeling techniques to determine best estimates of exposure to loss. The model used is provided by Risk Management Services, and gives resulting expected losses specific to the current book of business. It is developed by integrating the latest exposure distribution with simulation techniques designed to model long term catastrophe experience in Arkansas. The only losses that are determined using this model come from hurricanes and from fire following earthquakes. Since Arkansas does not have any modeled hurricane losses, then the entire modeled loss amount comes from fire following earthquake.

Using the most recent exposure distribution, the average expected loss ratio due to fire following earthquake for the state of Arkansas is 0.1%. This loss ratio is added to the non-cat loss ratio adjusted for non - modeled catastrophe losses to obtain the indicated total loss ratio.

1. \$25,000,000 of property losses as the definition of catastrophe has been in effect since January 1, 1997. The previous definition of \$5,000,000 of property losses was in use from January 1, 1982 to December 31, 1996. All previous catastrophes are defined as \$1,000,000 or more of property losses.

ARKANSAS HOMEOWNERS

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Development of Weighted Catastrophe Loss Multiplier  
Dwelling, Tenant & Condominium Policy Forms

Calendar Year Ending 12/31	Total Incurred Losses (2)+(3)+(4)+(5)	Hurricane Losses (2)	Earthquake Losses (3)	Other Cat. Losses (4)	Non-Cat. Incurred Losses (5)
1966	210,715	0	0	3,913	206,802
1967	267,765	0	0	20,977	246,788
1968	281,720	0	0	101,427	180,293
1969	286,716	0	0	-404	287,120
1970	376,425	0	0	12,503	363,922
1971	415,374	0	0	24,141	391,233
1972	676,316	0	0	191,152	485,164
1973	578,880	0	0	182,109	396,771
1974	686,097	0	0	43,078	643,019
1975	1,090,266	0	0	354,884	735,382
1976	655,264	0	0	254,326	400,938
1977	628,267	0	0	12,435	615,832
1978	526,587	0	0	51,049	475,538
1979	549,086	0	0	64,241	484,845
1980	546,537	0	0	212,233	334,304
1981	867,611	0	0	95,268	772,343
1982	1,133,784	0	0	140,261	993,523
1983	1,729,237	0	0	247,317	1,481,920
1984	2,831,410	0	0	326,349	2,505,061
1985	4,459,262	0	0	134,592	4,324,670
1986	7,814,946	0	0	535,735	7,279,211
1987	6,636,713	0	0	341,826	6,294,887
1988	2,922,580	0	0	407,400	2,515,180
1989	3,399,560	0	0	1,055,941	2,343,619
1990	2,172,456	0	0	323,004	1,849,452



ARKANSAS HOMEOWNERS

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Development of Weighted Catastrophe Loss Multiplier  
Dwelling, Tenant & Condominium Policy Forms

Calendar Year Ending 12/31	Total Incurred Losses (2)+(3)+(4)+(5)	Hurricane Losses (2)	Earthquake Losses (3)	Other Cat. Losses (4)	Non-Cat. Incurred Losses (5)
1991	803,043	0	0	148,362	654,681
1992	297,724	0	0	11,533	286,191
1993	18,152	0	0	0	18,152
1994	33,681	0	0	0	33,681
1995	45,350	0	0	0	45,350
1996	16,622	0	0	3,250	13,372
1997	94,083	0	0	3,376	90,707
1998	140,013	0	0	21,130	118,883
1999	1,226,638	0	0	247,702	978,936
2000	667,848	0	0	85,139	582,709
2001	928,813	0	0	260,322	668,491
2002	1,322,681	0	0	120,703	1,201,978
2003	2,845,528	0	0	159,373	2,686,155
2004	4,007,483	0	0	301,816	3,705,667
2005	7,590,058	357,668	0	235,707	6,996,683
2006	12,961,298	127,285	0	1,737,918	11,096,095
Total	74,742,589	484,953	0	8,472,088	65,785,548
(6)	Ratio of Total "Other Cat." Losses to Total "Non-Cat." Losses:				0.129
(7)	Weighted Catastrophe Loss Multiplier [WCLM = 1 + (6)]:				1.129

## ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
 THE AUTOMOBILE COMPANY OF HARTFORD, CONNECTICUT  
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Calculation of Investment Income Adjustment Factors  
 Estimated Investment Earnings

A.	<u>Unearned Premium Reserve</u>	<u>Homeowners</u>
	1. Direct Earned Premium	14,588,877
	2. Direct Mean Unearned Premium Reserve ( <i>See Page 3</i> )	7,661,426
	3. Deduction for Prepaid Expenses	
	(A) Commissions	0.2275
	(B) Taxes, Licenses, and Fees	0.0321
	(C) Other Acquisition (50%)	0.0187
	(D) General (50%)	0.0264
	(E) Total	0.3048
	4. Deduction for Federal Taxes ( <i>See Page 3</i> )	77,532
	5. Deduction for Prepaid Expenses in dollars ( <i>See Page 3</i> )	2,335,164
	6. Net Subject to Investment ( <i>See Page 3</i> )	5,248,730
B.	<u>Delayed Remission of Premium</u>	
	1. Average Agent's Balance ( <i>See Page 3</i> )	28.7%
	2. Amount of Deduction ( <i>See Page 3</i> )	4,187,008
C.	<u>Loss + LAE Reserve</u>	
	1. Direct Earned Premium (A1)	14,588,877
	2. Expected Incurred Loss + LAE ( <i>See Page 4</i> )	
	0.5361 x (1)	7,820,658
	3. Expected Mean Loss + LAE Reserve ( <i>See Page 4</i> )	
	0.9504 x (2)	7,432,461
	4. Deduction for Federal Taxes ( <i>See Page 5</i> )	36,256
	5. Loss & Reserve Subject to Investment	7,396,205
D.	<u>Policyholders' Surplus</u> ( <i>See Page 6</i> )	12,577,000
E.	<u>Net Subject to Investment</u> ( <i>See Page 4</i> )	21,034,927
	(A6) - (B2) + (C5) + (D)	
F.	<u>Average Rate of Return</u> ( <i>See Page 6</i> )	5.0%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE COMPANY OF HARTFORD, CONNECTICUT  
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Calculation of Investment Income Adjustment Factors  
Estimated Investment Earnings

	<u>Homeowners</u>
G. <u>Projected Investment Earnings</u>	1,051,746
H. <u>Before Tax Return on Earned Premium</u>	7.2%
I. <u>Federal Income Tax Provision</u> (See Page 6)	23.8%
J. <u>After-Tax Return on Earned Premium</u>	5.5%
K. <u>After-Tax Target Return on Earned Premium</u> (See Page 6)	12.9%
L. <u>After-Tax Target Underwriting Profit (% of EP)</u>	7.4%
M. <u>Before-Tax Target Underwriting Profit (% of EP)</u> (Assuming a tax rate of 35%)	11.4%

The Surplus Allocation exhibit requires a 12.9% return on earned premium from underwriting and investment activities.

Since the after-tax return on homeowners earned premium from investment income is 5.5%, the difference of 7.4% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 11.4% as a percentage of earned premium.

ARKANSAS HOMEOWNERS

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Calculation of Investment Income Adjustment Factors

Explanatory Notes of Calculation of Investment Income Adjustment Factors

A. Unearned Premium Reserve

1. Direct Earned Premium from page 14 of the annual statement for the calendar-year 2006.

2. Direct Mean Unearned Premium Reserve

Homeowners

a. Direct unearned premium reserve as of 12/05

7,107,627

b. Direct unearned premium reserve as of 12/06

8,215,225

c. Direct mean unearned premium reserve (a + b)/2

7,661,426

3. Deduction for Prepaid Expenses: Production costs and a large part of the other company expenses in connection with the writing and handling of insurance policies, exclusive of claim adjustment expense, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures, as shown.

4. Revenue Offset: The Internal Revenue Code allows only 80% of the change in unearned premium reserve as a deduction. The limitation of the deduction is accomplished through an adjustment to statutory income income whereby 20% of the unearned premium reserve change is added to statutory income for tax purposes.

a. Homeowners:  $.35 \times .20 \times (8215225 - 7107627) =$  77,532

5. Line (2) x (3E)

6. Net Subject to Investment (2)-(4)-(5)

B. Delayed Remission of Premium

1. Average Uncollected Balance: The ratio used is the countrywide mean premium and agents' balance in the course of collection as a percentage of earned premium. (Source: Annual Statement)

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>Total</u>
Premiums & agents' balance	1,424,923,499	1,139,045,538	1,187,699,182	3,751,668,219
Premiums, agents' balances, & installments booked but deferred and not yet due	4,228,258,203	4,388,886,339	4,561,569,509	13,178,714,051
Total	5,653,181,702	5,527,931,877	5,749,268,691	16,930,382,270
Earned Premium	19,959,018,121	19,306,241,118	19,699,572,370	58,964,831,609
Ratio	28.3%	28.6%	29.2%	28.7%

ARKANSAS HOMEOWNERS

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Calculation of Investment Income Adjustment Factors

Explanatory Notes of Calculation of Investment Income Adjustment Factors

C. Loss + LAE Reserve: Determined by multiplying the expected incurred Loss + LAE by the ratio of the direct mean Loss + LAE reserve to the direct incurred Loss + LAE. This countrywide ratio is determined as follows: (See Page 6)

1. Direct Earned Premium from Page 14 of the Annual Statement.

2. Expected Incurred Loss + LAE = Expected Loss Ratio x Line C1 by line

3. Expected Mean Loss + LAE = ((Direct Mean Loss + LAE) / Direct Incurred Loss + LAE)) x C2

a. Direct Paid Loss + LAE for 2006

Homeowners

1,177,884,714

b. Direct Loss + LAE Reserve as of 12/05

1,014,422,167

c. Direct Loss + LAE Reserve as of 12/06

781,286,947

d. Direct Incurred Loss + LAE = a - b + c

944,749,494

e. Direct Mean Loss + LAE Reserve = (b + c) / 2

897,854,557

f. State Reserve Ratio = e / d

0.9504

4. Deduction for Federal Taxes (See Page 6)

5. Loss Reserve Subject to Investment = C3 - C4

D. Policyholders' Surplus (See Page 6)

E. Net Subject to Investment = A6 - B2 + C5 + D

F. Average Rate of Return (See Page 6)

G. Projected Investment Earnings = E x F

H. Before-Tax Return of Earned Premium = G / A1

I. Federal Income Tax Provision (See Page 6)

K. After-Tax Target Return on Earned Premium (See Page 6)

L. After-Tax Target Underwriting Profit = K - J

J. After-Tax Return on Earned Premium = (G - (G x I)) / Direct Earned Premium

M. Before-Tax Target Underwriting Profit = L / 0.35 (Assuming a tax rate of 35%)

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Deduction for Federal Taxes Payable on Loss Reserves

Homeowner's (*Countrywide*)

<u>Year of Loss</u>	Statutory Reserves ( <i>Undiscounted</i> )		Tax Reserves ( <i>Discounted</i> )	
	<u>2005</u>	<u>2006</u>	<u>2005</u>	<u>2006</u>
1995 & Prior	5,141,433	4,474,690	4,817,456	4,173,889
1996	1,745,203	2,375,321	1,602,700	2,246,697
1997	4,773,271	1,868,797	4,113,572	1,658,286
1998	2,836,783	1,892,054	2,409,561	1,631,284
1999	4,135,976	2,293,854	3,481,168	1,948,870
2000	13,150,523	2,424,524	11,345,837	2,051,586
2001	11,164,677	4,595,996	9,597,458	3,973,183
2002	17,860,538	9,638,008	15,650,618	8,090,549
2003	44,438,314	17,935,425	39,097,940	15,863,507
2004	58,595,605	34,165,548	52,190,168	30,365,348
2005	604,572,837	208,277,800	557,850,844	187,090,533
2006		336,735,600		313,135,149
Total	768,415,160	626,677,617	702,157,322	572,228,881
			<u>2005</u>	<u>2006</u>
Ratio of Discounted to Statutory Reserves:			0.9138	0.9131
ARKANSAS Liability Loss + ALAE Reserve as of 12/05 x 1.178 * =				3,653,416
ARKANSAS Liability Loss + ALAE Reserve as of 12/06 x 1.178 * =				4,816,014
Deduction for Federal Taxes Payable =				
.35 x [4816014 - 3653416 - (4816014 x 0.9131) + (3653416 x 0.9138)] =				36,256

\* 3 Year Average

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Surplus Allocation

	<u>2004</u>	<u>2005</u>	<u>2006</u>	
1. Year End Property Casualty Policyholder Surplus	14,416,211,765	17,226,532,794	20,155,707,469	
2. Net Written Premium	19,603,030,363	19,289,915,748	20,061,740,575	
3. Premium to Surplus Ratio	1.36	1.12	1.00	
4. Three Year Average			1.16	
5. Earned Premium			14,588,877	
6. Allocated Equity			12,577,000	
7. Target Return on Equity			15.0%	*
8. Return on Earned Premium			12.9%	

\* Our corporate target rate of return on equity is 15%.

The average rate of return is based on the two year average ratio of net investment income to invested income.

Source: Annual Statement

	<u>2005</u>	<u>2006</u>	<u>Total</u>
1. Net Investment Income Earned	3,298,702,196	3,119,291,151	6,417,993,347
2. Net Realized Capital Gains	178,321,975	(261,223,519)	(82,901,544)
3. Invested Assets	61,713,925,822	64,560,270,033	126,274,195,855
4. Ratio	5.6%	4.4%	5.0%

Federal Income Tax Provision

Detailed below is the calculation of the federal income tax rate on net investment income earned for The Travelers Property Casualty Corp. for 2006

	(in thousands)
1. Statutory net investment income	3,754,844
2. Tax exempt interest	(1,399,242)
3. 70% Dividends received deduction	(10,812)
4. 15% Proration adj. on TEI	210,110
5. Other Adjustments	0
6. Taxable net investment income (1+2+3+4+5)	2,554,900
7. Tax on net investment income (6 x .35)	894,215
8. FIT rate on NII (7 / 1)	23.8%

## ARKANSAS HOMEOWNERS

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Trended Ultimate Losses  
 Dwelling, Tenant & Condominium Policy Forms

Near Standard, Preferred, Regular, Super Preferred

Accident Year Ending 6/30	2003	2004	2005	2006	2007
(1) Earned Premium	3,914,385	7,714,384	10,802,702	13,313,413	15,284,466
(2) Earned Premium at Current Rates Factor	1.319	1.259	1.169	1.094	1.069
(3) Earned Premium at Current Rates (1) x (2)	5,164,923	9,710,556	12,623,670	14,569,856	16,341,959
(4) Premium Trend Factor	1.193	1.153	1.116	1.081	1.048
(5) Trended Earned Premium at Current Rates (3) x (4)	6,161,251	11,197,843	14,087,806	15,751,870	17,132,628
(6) Incurred Losses & ALAE	1,915,023	3,320,773	7,041,624	7,800,811	9,338,899
(7) Loss Development Factor	1.000	1.002	1.006	1.005	1.162
(8) Ultimate Losses & ALAE (6) x (7)	1,915,023	3,327,711	7,084,243	7,843,305	10,851,994
(9) Unallocated Factor + 1.00	1.178	1.178	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	2,255,897	3,920,043	8,345,239	9,239,413	12,783,649
(11) Loss Trend Factor	1.086	1.076	1.065	1.055	1.044
(12) Trended Ultimate Losses & LAE (10) x (11)	2,450,824	4,216,913	8,889,010	9,744,732	13,350,307



ARKANSAS HOMEOWNERS

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Revision to Base Rates  
Dwelling - Super Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	620	651
2	620	651
3	604	634
4	379	398
5	604	634
6	426	447
7	426	447
8	604	634
9	620	651
10	620	651
11	620	651
12	614	645
13	620	651
14	632	664
15	448	470
16	792	832
17	620	651
18	701	736
19	620	651
20	620	651
21	530	557
22	442	464
23	448	470
24	620	651
25	620	651
26	460	483
27	600	630
28	638	670
29	620	651
33	615	646
37	620	651
38	620	651
39	627	658
40	679	713
44	679	713
45	679	713
46	620	651
47	640	672

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Revision to Base Rates  
Dwelling - Super Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	620	651
49	620	651
50	506	531
51	604	634
52	604	634
53	620	651
54	749	786
55	620	651
56	620	651
57	620	651
58	620	651
59	411	432
60	456	479
61	626	657
62	620	651
63	620	651
64	598	628
65	620	651
66	620	651
67	483	507
68	614	645
69	643	675
70	436	458
71	614	645
72	620	651
73	618	649
74	620	651
75	620	651
76	620	651
77	426	447
78	511	537
79	386	405
80	595	625
81	620	651
82	620	651
83	490	515
84	490	515

Rate Impact = +4.7%

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Revision to Base Rates  
Dwelling - Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	812	853
2	812	853
3	790	830
4	495	520
5	790	830
6	558	586
7	558	586
8	790	830
9	812	853
10	812	853
11	812	853
12	803	843
13	812	853
14	827	868
15	586	615
16	1,036	1,088
17	812	853
18	918	964
19	812	853
20	812	853
21	694	729
22	579	608
23	586	615
24	812	853
25	812	853
26	603	633
27	786	825
28	834	876
29	812	853
33	805	845
37	812	853
38	812	853
39	821	862
40	888	932
44	888	932
45	888	932
46	812	853
47	837	879

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Dwelling - Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	812	853
49	812	853
50	662	695
51	790	830
52	790	830
53	812	853
54	981	1,030
55	812	853
56	812	853
57	812	853
58	812	853
59	539	566
60	597	627
61	820	861
62	812	853
63	812	853
64	783	822
65	812	853
66	812	853
67	632	664
68	803	843
69	842	884
70	571	600
71	803	843
72	812	853
73	809	849
74	812	853
75	812	853
76	812	853
77	558	586
78	668	701
79	505	530
80	780	819
81	812	853
82	812	853
83	642	674
84	642	674

Rate Impact = +4.8%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Dwelling - Regular

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	982	1,031
2	982	1,031
3	956	1,004
4	599	629
5	956	1,004
6	675	709
7	675	709
8	956	1,004
9	982	1,031
10	982	1,031
11	982	1,031
12	971	1,020
13	982	1,031
14	1,000	1,050
15	709	744
16	1,252	1,315
17	982	1,031
18	1,109	1,164
19	982	1,031
20	982	1,031
21	839	881
22	699	734
23	709	744
24	982	1,031
25	982	1,031
26	728	764
27	951	999
28	1,008	1,058
29	982	1,031
33	973	1,022
37	982	1,031
38	982	1,031
39	993	1,043
40	1,073	1,127
44	1,073	1,127
45	1,073	1,127
46	982	1,031
47	1,012	1,063

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Dwelling - Regular

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	982	1,031
49	982	1,031
50	800	840
51	956	1,004
52	956	1,004
53	982	1,031
54	1,186	1,245
55	982	1,031
56	982	1,031
57	982	1,031
58	982	1,031
59	651	684
60	722	758
61	991	1,041
62	982	1,031
63	982	1,031
64	947	994
65	982	1,031
66	982	1,031
67	764	802
68	971	1,020
69	1,018	1,069
70	690	725
71	971	1,020
72	982	1,031
73	977	1,026
74	982	1,031
75	982	1,031
76	982	1,031
77	675	709
78	809	849
79	611	642
80	942	989
81	982	1,031
82	982	1,031
83	776	815
84	776	815

Rate Impact = +4.8%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Dwelling - Near Standard

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	1,473	1,547
2	1,473	1,547
3	1,434	1,506
4	899	944
5	1,434	1,506
6	1,012	1,063
7	1,012	1,063
8	1,434	1,506
9	1,473	1,547
10	1,473	1,547
11	1,473	1,547
12	1,457	1,530
13	1,473	1,547
14	1,501	1,576
15	1,063	1,116
16	1,879	1,973
17	1,473	1,547
18	1,664	1,747
19	1,473	1,547
20	1,473	1,547
21	1,260	1,323
22	1,050	1,103
23	1,063	1,116
24	1,473	1,547
25	1,473	1,547
26	1,093	1,148
27	1,427	1,498
28	1,513	1,589
29	1,473	1,547
33	1,461	1,534
37	1,473	1,547
38	1,473	1,547
39	1,489	1,563
40	1,610	1,691
44	1,610	1,691
45	1,610	1,691
46	1,473	1,547
47	1,519	1,595

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Dwelling - Near Standard

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	1,473	1,547
49	1,473	1,547
50	1,201	1,261
51	1,434	1,506
52	1,434	1,506
53	1,473	1,547
54	1,779	1,868
55	1,473	1,547
56	1,473	1,547
57	1,473	1,547
58	1,473	1,547
59	976	1,025
60	1,084	1,138
61	1,486	1,560
62	1,473	1,547
63	1,473	1,547
64	1,420	1,491
65	1,473	1,547
66	1,473	1,547
67	1,146	1,203
68	1,457	1,530
69	1,526	1,602
70	1,035	1,087
71	1,457	1,530
72	1,473	1,547
73	1,467	1,540
74	1,473	1,547
75	1,473	1,547
76	1,473	1,547
77	1,012	1,063
78	1,213	1,274
79	917	963
80	1,414	1,485
81	1,473	1,547
82	1,473	1,547
83	1,164	1,222
84	1,164	1,222

Rate Impact = +4.8%



ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Tenant - Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	139	146
2	146	153
3	139	146
4	134	141
5	139	146
6	139	146
7	139	146
8	139	146
9	139	146
10	139	146
11	139	146
12	137	144
13	139	146
14	139	146
15	137	144
16	150	158
17	139	146
18	146	153
19	139	146
20	139	146
21	141	148
22	139	146
23	137	144
24	139	146
25	139	146
26	138	145
27	141	148
28	139	146
29	139	146
33	139	146
37	135	142
38	139	146
39	141	148
40	142	149
44	139	146
45	139	146
46	139	146
47	144	151

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Tenant - Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	139	146
49	139	146
50	139	146
51	139	146
52	139	146
53	139	146
54	150	158
55	139	146
56	139	146
57	134	141
58	134	141
59	134	141
60	134	141
61	134	141
62	134	141
63	147	154
64	134	141
65	134	141
66	135	142
67	136	143
68	134	141
69	147	154
70	132	139
71	134	141
72	134	141
73	134	141
74	134	141
75	134	141
76	134	141
77	134	141
78	134	141
79	133	140
80	133	140
81	134	141
82	134	141
83	134	141
84	139	146

Rate Impact = +4.6%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Tenant - Regular

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	161	169
2	171	180
3	161	169
4	152	160
5	161	169
6	161	169
7	161	169
8	161	169
9	161	169
10	161	169
11	161	169
12	159	167
13	161	169
14	161	169
15	159	167
16	177	186
17	161	169
18	170	179
19	161	169
20	161	169
21	161	169
22	161	169
23	159	167
24	161	169
25	161	169
26	160	168
27	161	169
28	161	169
29	161	169
33	161	169
37	157	165
38	161	169
39	162	170
40	168	176
44	161	169
45	161	169
46	161	169
47	168	176

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Tenant - Regular

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	161	169
49	161	169
50	160	168
51	161	169
52	161	169
53	161	169
54	177	186
55	161	169
56	161	169
57	155	163
58	155	163
59	155	163
60	155	163
61	155	163
62	155	163
63	170	179
64	155	163
65	155	163
66	156	164
67	155	163
68	155	163
69	170	179
70	152	160
71	155	163
72	155	163
73	155	163
74	155	163
75	155	163
76	155	163
77	155	163
78	155	163
79	151	159
80	152	160
81	155	163
82	155	163
83	155	163
84	161	169

Rate Impact = +4.8%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Tenant - Near Standard

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	241	253
2	255	268
3	240	252
4	230	242
5	240	252
6	240	252
7	240	252
8	240	252
9	240	252
10	240	252
11	240	252
12	237	249
13	240	252
14	240	252
15	236	248
16	265	278
17	240	252
18	254	267
19	240	252
20	240	252
21	241	253
22	240	252
23	236	248
24	240	252
25	240	252
26	238	250
27	241	253
28	240	252
29	240	252
33	240	252
37	235	247
38	240	252
39	242	254
40	251	264
44	240	252
45	240	252
46	240	252
47	250	263

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Tenant - Near Standard

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	240	252
49	240	252
50	240	252
51	240	252
52	240	252
53	240	252
54	265	278
55	240	252
56	240	252
57	231	243
58	231	243
59	231	243
60	231	243
61	231	243
62	231	243
63	254	267
64	231	243
65	231	243
66	233	245
67	233	245
68	231	243
69	254	267
70	227	238
71	231	243
72	231	243
73	231	243
74	231	243
75	231	243
76	231	243
77	231	243
78	231	243
79	228	239
80	229	240
81	231	243
82	231	243
83	231	243
84	240	252

Rate Impact = +4.8%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Super Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	99	104
2	103	108
3	99	104
4	95	100
5	99	104
6	99	104
7	99	104
8	99	104
9	99	104
10	99	104
11	99	104
12	98	103
13	99	104
14	99	104
15	98	103
16	107	112
17	99	104
18	104	109
19	99	104
20	99	104
21	99	104
22	99	104
23	98	103
24	99	104
25	99	104
26	98	103
27	99	104
28	99	104
29	99	104
33	99	104
37	97	102
38	99	104
39	100	105
40	100	105
44	99	104
45	99	104
46	99	104
47	102	107

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Super Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	99	104
49	99	104
50	98	103
51	99	104
52	99	104
53	99	104
54	107	112
55	99	104
56	99	104
57	96	101
58	96	101
59	96	101
60	96	101
61	96	101
62	96	101
63	104	109
64	96	101
65	96	101
66	97	102
67	97	102
68	96	101
69	104	109
70	95	100
71	96	101
72	96	101
73	96	101
74	96	101
75	96	101
76	96	101
77	96	101
78	96	101
79	95	100
80	95	100
81	96	101
82	96	101
83	96	101
84	99	104

Rate Impact = +3.1%



ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	123	129
2	129	135
3	123	129
4	117	123
5	123	129
6	123	129
7	123	129
8	123	129
9	123	129
10	123	129
11	123	129
12	121	127
13	123	129
14	123	129
15	122	128
16	132	139
17	123	129
18	130	137
19	123	129
20	123	129
21	123	129
22	123	129
23	122	128
24	123	129
25	123	129
26	122	128
27	123	129
28	123	129
29	123	129
33	123	129
37	119	125
38	123	129
39	125	131
40	125	131
44	123	129
45	123	129
46	123	129
47	128	134

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Preferred

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	123	129
49	123	129
50	123	129
51	123	129
52	123	129
53	123	129
54	134	141
55	123	129
56	123	129
57	119	125
58	119	125
59	119	125
60	119	125
61	119	125
62	119	125
63	130	137
64	119	125
65	119	125
66	121	127
67	122	128
68	119	125
69	130	137
70	117	123
71	119	125
72	119	125
73	119	125
74	119	125
75	119	125
76	119	125
77	119	125
78	119	125
79	118	124
80	118	124
81	119	125
82	119	125
83	119	125
84	123	129

Rate Impact = +3.1%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Regular

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	141	148
2	149	156
3	141	148
4	134	141
5	141	148
6	141	148
7	141	148
8	141	148
9	141	148
10	141	148
11	141	148
12	139	146
13	141	148
14	141	148
15	139	146
16	156	164
17	141	148
18	149	156
19	141	148
20	141	148
21	141	148
22	141	148
23	139	146
24	141	148
25	141	148
26	140	147
27	141	148
28	141	148
29	141	148
33	141	148
37	138	145
38	141	148
39	142	149
40	146	153
44	141	148
45	141	148
46	141	148
47	146	153

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Regular

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	141	148
49	141	148
50	140	147
51	141	148
52	141	148
53	141	148
54	156	164
55	141	148
56	141	148
57	137	144
58	137	144
59	137	144
60	137	144
61	137	144
62	137	144
63	151	159
64	137	144
65	137	144
66	138	145
67	137	144
68	137	144
69	151	159
70	135	142
71	137	144
72	137	144
73	137	144
74	137	144
75	137	144
76	137	144
77	137	144
78	137	144
79	134	141
80	136	143
81	137	144
82	137	144
83	137	144
84	141	148

Rate Impact = +3.4%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Near Standard

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
1	211	222
2	224	235
3	211	222
4	202	212
5	211	222
6	211	222
7	211	222
8	211	222
9	211	222
10	211	222
11	211	222
12	209	219
13	211	222
14	211	222
15	209	219
16	234	246
17	211	222
18	224	235
19	211	222
20	211	222
21	211	222
22	211	222
23	209	219
24	211	222
25	211	222
26	210	221
27	211	222
28	211	222
29	211	222
33	211	222
37	206	216
38	211	222
39	211	222
40	219	230
44	211	222
45	211	222
46	211	222
47	219	230

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Revision to Base Rates  
Condominium - Near Standard

<u>Current Territory</u>	<u>Current Base Rate</u>	<u>Proposed Base Rate</u>
48	211	222
49	211	222
50	210	221
51	211	222
52	211	222
53	211	222
54	234	246
55	211	222
56	211	222
57	205	215
58	205	215
59	205	215
60	205	215
61	205	215
62	205	215
63	227	238
64	205	215
65	205	215
66	205	215
67	206	216
68	205	215
69	227	238
70	202	212
71	205	215
72	205	215
73	205	215
74	205	215
75	205	215
76	205	215
77	205	215
78	205	215
79	202	212
80	203	213
81	205	215
82	205	215
83	205	215
84	211	222

Rate Impact = +3.2%

## ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY  
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA

## Summary of Proposed Changes

Policy Form	Pricing Track	Base Rate Revision	Overall Impact
Dwelling	Super Preferred	4.7%	4.7%
	Preferred	4.8%	4.8%
	Regular	4.8%	4.8%
	Near Standard	4.8%	4.8%
	<b>Dwelling Impact</b>	<b>4.8%</b>	<b>4.8%</b>
Tenant	Preferred	4.6%	4.6%
	Regular	4.8%	4.8%
	Near Standard	4.8%	4.8%
	<b>Tenant Impact</b>	<b>4.7%</b>	<b>4.7%</b>
Condominium	Super Preferred	3.1%	3.1%
	Preferred	3.1%	3.1%
	Regular	3.4%	3.4%
	Near Standard	3.2%	3.2%
	<b>Condominium Impact</b>	<b>3.2%</b>	<b>3.2%</b>
	<b>All Forms Impact</b>	<b>4.7%</b>	<b>4.7%</b>

<i>SERFF Tracking Number:</i>	<i>TRVA-125390762</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Automobile Insurance Company of Hartford, State Tracking Number:</i>		<i>EFT \$100</i>
	<i>Connecticut, ...</i>		
<i>Company Tracking Number:</i>	<i>2007-12-0059</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/2007-12-0059</i>		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	<b>Review Status:</b>	Filed	01/02/2008
<b>Comments:</b>				
<b>Attachment:</b>				
ArRF-1.pdf				

<b>Satisfied -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b>	Filed	01/02/2008
<b>Comments:</b>				
<b>Attachments:</b>				
TD-1.pdf				
~PC RRFS-1.pdf				

<b>Bypassed -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b>		12/17/2007
<b>Bypass Reason:</b>	n/a			
<b>Comments:</b>				





FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	2007-12-0059
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name		Company NAIC Number
3.	A.	The Automobile Insurance Company of Hartford, Connecticut	B.	3548-19062

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Homeowners	B.	Homeowners

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
All Homeowner Forms	19.0%	4.7%					
TOTAL OVERALL EFFECT							

6.		5 Year History		Rate Change History				7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2007	330	7.4%	2/18/2007	339	74	0.219	0.316	A. Total Production Expense	22.8%
2006	384			368	141	0.382	0.346	B. General Expense	9.0%
2005	434	2.4%	11/12/2005	396	101	0.256	0.331	C. Taxes, License & Fees	3.2%
2004	489	7.8%	9/25/2004	410	289	0.706	0.367	D. Underwriting Profit	11.4%
2003	505	11.3%	7/25/2003	370	136	0.369	0.388	& Contingencies	
								E. Other (explain)	
								F. TOTAL	46.4%

8.	N	Apply Loss Cost Factors to Future Filings? (Y or N)	
9.	5.3%	Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):	59
10.	0.0%	Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):	multiple

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	2007-12-0059
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name		Company NAIC Number
3.	A.	The Travelers Indemnity Company of America	B.	3548-25666

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Homeowners	B.	Homeowners

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
All Homeowner Forms	19.0%	4.7%					
TOTAL OVERALL EFFECT							

6.		5 Year History		Rate Change History				7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2007	65	7.4%	2/18/2007	54	22	0.401	0.317	A. Total Production Expense	22.8%
2006	67			52	383	7.321	0.327	B. General Expense	9.0%
2005	54	2.4%	11/12/2005	43	72	1.676	0.344	C. Taxes, License & Fees	3.2%
2004	42	7.8%	9/25/2004	28	6	0.210	0.357	D. Underwriting Profit	11.4%
2003	33	11.3%	7/25/2003	18	50	2.805	0.418	& Contingencies	
								E. Other (explain)	
								F. TOTAL	46.4%

8.	N	Apply Loss Cost Factors to Future Filings? (Y or N)	
9.	5.3%	Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):	67
10.	0.0%	Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):	multiple

## Property &amp; Casualty Transmittal Document

**1. Reserved for Insurance  
Dept. Use Only****2. Insurance Department Use only**

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business

Renewal Business

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

**3. Group Name**

Travelers

**Group NAIC #**

3548

**4. Company Name(s)****Domicile****NAIC #****FEIN #****State #**

The Standard Fire Insurance Co.

CT

3548-19070

06-6033509

The Auto Insurance Co. of Hartford, CT

CT

3548-19062

06-0848755

The Travelers Indemnity Co of America

CT

3548-25666

58-6020487

**5. Company Tracking Number**

2007-12-0059

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Ann Lavorgna One Tower Square Hartford, CT 06183	Regulatory Analyst	(860) 277-5466	(860) 277-5204	AJLAVORG@travelers.com
	One Tower Square Hartford, CT 06183		(860) 277-	(860) 277-	

7. Signature of authorized filer

*Ann Lavorgna*

8. Please print name of authorized filer

Ann Lavorgna

**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Homeowners
10. Sub-Type of Insurance (Sub-TOI)	Homeowners
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Traveler Homeowners
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: February 17, 2008   Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	December 17, 2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

**Property & Casualty Transmittal Document—**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	2007-12-0059
<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Homeowners  
Effective February 17, 2008  
The Standard Fire Insurance Company  
The Automobile Insurance Company of Hartford, Connecticut  
The Travelers Indemnity Company of America

This filing involves rate level changes for Dwellings, Tenants, and Condominiums.

An Explanatory Memorandum along with exhibits is attached.

The overall rate level change is +4.7%.

We plan to begin using these changes effective February 17, 2008.

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
	<div data-bbox="157 1394 282 1459"> <p>Check #:</p> <p>Amount:</p> </div> <div data-bbox="157 1715 1492 1780"> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> </div>

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

**(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	2007-12-0059
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☒ Rate Increase      ☐ Rate Decrease      ☐ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	File & Use
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where Required)	Minimum % Change (where Required)
The Standard Fire Insurance Co.		4.7%	\$718,924	16,220	\$15,296,258		
The Auto Insurance Co. of Hartford, CT		4.8%	\$16,302	306	\$339,635		
The Travelers Indemnity Co of America		4.8%	\$2,807	60	\$58,485		

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5. Overall Rate Information (Complete for Multiple Company Filings only)</b>
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		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>	4.7%	
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>	\$738,033	
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>	16,586	

<b>6.</b>	<b>Overall percentage of last rate revision</b>	7.4%
<b>7.</b>	<b>Effective Date of last rate revision</b>	2/18/2007
<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	File & Use

<b>9.</b>	<b>See Next Page</b>
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Ex Memo/Exhibits	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
04		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
05		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
06		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
07		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
08		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
09		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
10		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
11		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
12		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
13		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
14		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
15		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	